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Town Meeting with Congressman M. H. ...

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REMARKS BY THE FIRST LADY
AT A HEALTH CARE TOWN MEETING
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MRS. CLINTON: Thank you very much Congressman, and thank you for organizing this opportunity for us to talk together. Thank you for your leadership, both on behalf of your district and the Congressional Black Caucus. It has been a real pleasure working with you, and I look forward to many more opportunities as we work together to solve the problems facing our country.

And I'm delighted to be here also with Congressman Canton who is playing a major role in health care reform and Senator Mikulski who has a very important position on one of the two committees in the Senate that will be dealing with health care reform in the next month.

And I know that you will enjoy hearing from Secretary Shalala in a few minutes. She has been a dynamic and an outspoken and effective leader of the Department of Health and Human Services, unafraid to tackle questions and issues that have been left untouched for too long.

You know, I feel like I should take up residence, or maybe as a cop at John Hopkins, since every couple of months I seem to end up back here. It is a pleasure for me always to come to Baltimore. I'm very proud to have any opportunity to visit this institution, university, any of the other great institutions that make up the Baltimore community.

I remember very well my first visit last spring right at the beginning of the work on health care reform. And in this past year, as I have been privileged to travel around our country, I have seen firsthand all of the reasons

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why we need health care reform in our nation.

I have told my friends that it is as if I have a movie in my head with the faces and stories of people from Maine to Florida to Louisiana to California and Hawaii, to Montana and South Dakota and Chicago, and every place in between, because what I have been able to do is to step outside of the policy debates and the arguing that goes on of how we're going to do health care and be reminded on a daily basis as to why we need to do health care and to understand what it will mean when we do reform our health care system.

There are really five basic principles that the President has staked out that he wants to see met in health care reform. He has made it very clear from the beginning of this debate that the real work of hammering out the details is in the legislative process in the Congress. And there are a number of ways of reaching the same objectives, and that's what we are seeing occur now.

But there are five basic principles that I want briefly to reiterate tonight, because although everyone you see before you in their individual capacities, or through their representation of the people of Maryland and Baltimore, or on behalf of the institutions in which they work, all of us have talked about health care reform now for over a year.

But we know that there still exists some confusion and some misinformation about the objectives and the goals. And it's very important to all of us that we try to have as much awareness as possible about what our objectives are, what the challenges and choices we face are, because we trust the people of this country, working through their elected representatives, to make the right decisions. And we know if we clear the air and we clear away all of the hot rhetoric and the smoke, that we know there will be a consensus.

This is much like what has happened in our country before we faced historic opportunity like the one we have before us today. Sixty years ago when President Roosevelt proposed social security, the opponents of social security made the same arguments against social security that they are making against health care reform. And it took effort on the part of President Roosevelt and his allies in the Congress to overcome some of the political and ideological rhetoric and attacks that stood in the way of providing a secure retirement with at least a basic income for our retired

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Americans.

Thirty years later when President Kennedy and President Johnson worked to provide Medicare, to secure health care benefits for older Americans, they faced the same arguments that President Roosevelt had faced and that we now face, made by some of the same people. And those arguments were thrashed out, and finally we were able to secure Medicare on behalf of older Americans. And we are all grateful that we have that program to provide basic health care needs of my mother and of many of the people in this audience.

Well 30 years later it is now our opportunity and obligation to take care of the health care needs of the population under 65, to provide security, not just to those who do not hardly have insurance, but to provide security for all of us, because I could ask each one of you if you have insurance today, are you sure you will have it at the same price or the same benefits this time next year.

And there are none but the very richest of Americans who can answer that question yes. This debate is not only about making sure every American without insurance or with vastly inadequate insurance has health security, this is about making sure all of us do. And that is why we are approaching this with the same attitude that was taken 60 years ago to social security. This is something for every American, not just for somebody else.

And there are five basic principles that will help us realize that health security goal. The first is that the President wants to guarantee private health insurance to every American with a comprehensive package of benefits. This is not government's medicine, this is not socialized medicine, this is providing on the base that we already have of a public private health care system, the opportunity for every American to be secure in having health insurance.

And that security must include a package of benefits that is available to Americans, no matter who you are, where you live, how much money you make, whether you're employed and whether you've ever been sick before. And the President has said he will not sign a bill that does not guarantee health care coverage to every single American. That has to be provided.

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The second principle is that in order to achieve that guarantee we must have insurance reform. We must outlaw any kind of exclusion, or higher price based on pre-existing conditions. It is not right that persons who have been sick, or suffered an accident are disadvantaged and discriminated against. You know, anyone of us could leave this hall tonight and, God forbid, have an accident. Anyone of us next week could find a suspicious lump, or other kind of medical problem.

And all of a sudden, we would join the 81 million Americans with pre-existing conditions, and we would find ourselves either shut out of the insurance market all together, or having to pay so much that it would be likely we could not afford to do so. We also want to outlaw lifetime limits. If you read the fine print of your insurance policy, you are likely to find there in the fine print a limit as to how much your insurance must pay for you over your lifetime.

Supposed you do have that accident? Supposed you do find that lump, and then all of a sudden you need health care? And some lifetime limits are as low as 50 thousand, some as high as a million dollars. But it doesn't take much in terms of health care needs to reach those limits these days. And many families find themselves out of their insurance when they need it most.

I remember talking to a family that had a good income, both the mother and the father worked. The father made quite a good income. They had two healthy children. Their third child, a little girl was born with some serious problems, and within a year they had exhausted their lifetime limit of a million dollars. They were put into the position of having to leave their baby daughter in the hospital, because they could not bring her home and be able to provide the services required at home, because they could not find anybody who would insure them.

So by the time I met them, their child had been in one of our fine teaching hospitals for 15 months. Here was a family able to afford insurance, by any of our standards, unable to find such insurance. And so they put their child on welfare, because she qualified. But they still couldn't bring her home, because they couldn't get all the services at home that they could in the hospital. So in the midst of this very difficult, tragic situation, they had to worry about how they would pay to take care of their baby. We need

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to eliminate those insurance practices.

The third principle is we need to guarantee your rights to choose your doctor and your health plan. That is a very important right that is disappearing every single day. When I was at the Canton Cafe this morning, I met families that had insurance, both of them worked. They were insured through the husband's employment, and their employer had changed policies and had given the family a list of doctors and said these are the only ones you can use.

Their son has a chronic condition that requires continuing care. They've used the same doctor for the last several years, but he was no longer on the list. And so they were told you can't use the doctor you've built up this relationship with, that you have trusted, because your employer has chosen a different health plan for you.

If we do nothing to reform our health care system, the numbers of Americans who will have no choice will continue to grow. It is already about one half of all Americans, and it will move much faster and with many greater numbers if we do nothing. Under the present approach it will not be your employer who chooses your health plan. It will not be the government who chooses your health plan, or an insurance company. It will be your choice. Every year you will be given the whole range of health plans available to you in this region, and you will then make your choice.

The following year if you heard from your sister or your uncle that they had a better experience with another health plan, you are free to make a different choice. The only way we can guarantee choice, which is important to me and I think important to most Americans, is by reforming the system now and stopping the trends that are pushing us in the direction that I heard this morning, which are depriving people of the choice of their own doctor. That has to be part of health care reform.

The fourth principle is that we must preserve and improve the Medicare system. Medicare has done a very good job in providing a basic level of health care services to older Americans, but it has two big problems: It does not provide any support for prescription drugs, and it does not provide real alternatives to nursing home care when long-term care options are required.

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Under the present plan, just as with all of the rest of us who are under 65, in the benefits package those on welfare will be given prescription drug coverage. This is very important, because I have actually met older Americans who are spending up to one half of their fixed income on prescription drug costs. I have shaken hands with men and women who have grabbed my hands so tightly and said they didn't know what they were going to do, because their husband, or their wife, or another relative who they were trying to take care of who were on Medicare had such high prescription bills they could not afford them. And every week they made choices between food and prescription drugs.

I have talked to doctors and pharmacists who have discharged older patients, knowing full well that the prescriptions they needed could not be filled, because they didn't have the money to fill it. And I have talked to pharmacists who have told me over and over again that many older Americans, they fill that prescription the first time. Then what they try to do is self-medicate. If it says to take four pills a day for ten days, they try to take one pill a day and spread it out. They end up back at the doctor's office, oftentimes back in the hospital.

Providing for prescription drug coverage is not only the right thing to do for Medicare recipients, it will save us money if we do this. It is a lot cheaper to help people buy their medications, than to put them back in the hospital when they couldn't afford their medication.

(Inaudible) when we compare about costs to what we do now with long-term care. So many of our older Americans don't have any options between either staying in their own home, staying with relatives in their homes, or going into the nursing home. We don't provide a continuum of long-term care options for older Americans, or Americans with disabilities. What we want to do is start helping families to keep their relatives at home, help pay for the (inaudible).

We also want to start helping to finance community alternatives. I have seen some excellent programs around our country that are being run with model program money, or special financing from foundations. And what they are proving is that if you have, for example, an adult day care center during the day where people can come with Alzheimers, or stroke victims, or people with other severe problems, then

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they can stay during the day. They can get their health care and social needs met. They can go back home at night.

So many of their relatives -- their children and nephews and nieces are working during the day. They need some place for their mother, or their father, or their aunt, or their uncle to go. If we provide that, it costs a lot less than only offers the nursing home as an option. So one of the principles is let's preserve Medicare, but let's improve it with prescription drug benefits and long-term care options for the Medicare eligible and for those with disabilities.

And the fifth principle is that we believe you should receive your health care at your work place if you are employed. This is the American solution to our American problem, because that is the system that about a hundred million of us who are insured now take advantage of. That's where we get our health insurance. We believe that what needs to be done is health insurance responsibility spread throughout the entire economy. Every employer, every employee, should share the responsibility, all contribute. They will contribute according to their income, their financial status.

Small businesses will be given discounts so that they can afford insurance, but everyone will participate. That will put everybody into the system and will give us a level playing field so that every business is participating. The way things are now lots of businesses that pay for health care actually subsidize their competitors or their neighbors. We believe if we get everybody into the system, each paying their fair share, we will actually be able to bring costs down. This will be especially beneficial for small business and particularly those that currently insure. There is no more discriminated group than those in small businesses who currently provide insurance and do not get the discounts that are given to big businesses and government.

If we put everybody's purchasing power together, it's like going to a discount store, or being in a purchasing cooperative. The money will be used to provide bargaining power in the marketplace. It will enable all of us, regardless of the size of our business, or even if we're an individual or entrepreneur, to be able to get the same low prices that now are only available to much bigger enterprises.

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So those are the things that we are going to be fighting for. We're going to be fighting for guaranteed private insurance with good health benefits. We're going to be fighting to outlaw insurance practices that discriminate against people on the basis of pre-existing conditions or lifetime limits. We are going to be fighting to preserve and enhance your right to choose, not your employer's right, but your right to choose your doctor and health plan.

We're going to be fighting to preserve and improve Medicare with the addition of prescription drug and long-term care. And we're going to be fighting to extend to every American the right to be insured through their work place. If we can reach those five principles, we will have a plan that is consistent with American values and American experience. We will be able to save money in this system.

Don't let anybody tell you this will cost more. We are already spending more than any other advanced economy in the world, and we don't even cover everybody. And those of us who are insured continue to see our premiums go up. We have to say that we can do a better job, and we know the building blocks that will enable us to achieve that.

And as the Congressman said, when it is all added up and we look at all of the details, we know that we will make strides economically. We know if we do this right, we will be preserving and enhancing quality. We know that we will be fair to people by extending responsibility to everyone. But more than that, we know that we will be making a statement about the kind of country we are and intend to be.

We will begin, once again, to know we are all part of the same large community, taking care of each other caring about each other and making it absolutely clear that health care is a right for every American citizen. Thank you very much.

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